

Certificate Number: 06167-NJ-DE-031347992

Bankruptcy Case Number: 18-19727



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 19, 2018, at 7:00 o'clock PM CDT, Kenny E. Welch, Sr. completed a course on personal financial management given by telephone by Hananwill Financial Education Services, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 19, 2018 By: /s/Jon F Kennedy

Name: Jon F Kennedy

Title: Instructor